

Information to identify the case:Debtor 1 **Marek Loza**

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-5082**

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **Northern District of Illinois**Case number: **17-23522****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:Marek Loza
aka Marek A LozaDecember 28, 2018**For the court:** Jeffrey P. Allsteadt, Clerk
United States Bankruptcy Court**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

United States Bankruptcy Court
Northern District of Illinois

In re:
Marek Loza
Debtor

Case No. 17-23522-DLT
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-1

User: ahamilton
Form ID: 318

Page 1 of 3
Total Noticed: 59

Date Rcvd: Dec 28, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 30, 2018.

db
25893232 +Marek Loza, 703 N. Russel Street, Mount Prospect, IL 60056-2029
27138750 +2001 Fargo Inc., 2500 E. Devon Avenue, Suite 200, Des Plaines, IL 60018-4953
25893234 +Anna Jakubowski, fka Anna M Goralik, 2828 Pearl St., Franklin Park, IL 60131-2917
25893235 +Baker, Miller, Markoff & Krazny, 29 N. Wacker Drive, Suite 500, Chicago, IL 60606-3221
+Blatt Hasenmiller Leibsker & Moore, 125 S. Wacker Drive, Suite 400, Chicago, IL 60606-4440
25893236 +CACH, LLC, Attn. First Step Group, LLC, 6300 Shingle Creek Pkwy, Suite 220, Brooklyn Center, MN 55430-2162
26954383 CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
25893240 Citibank N.A., Attn. Bankruptcy Dept., PO Box, Sioux Falls, SD 57117
25893241 Citibank, N.A., Attn. Capital Management Services, 698 1/2 S. Ogden Street, Buffalo, NY 14206-2317
25893242 +Clerk of the Circuit Court of Cook, Attn. Bankruptcy Filing Notice, 50 W. Washington Street, Chicago, IL 60602-1361
25893244 Crestwood Group LLC, Attn. Bankruptcy Dept., PO Box 22928, Cleveland, OH 44122-0928
25893247 +Douglas R. Johnson, P.C., 77W. Wacker Drive, Suite 4800, Chicago, IL 60601-1664
25893250 FMS, Inc., P.O. Box 707600, Tulsa, OK 74170-7600
27138751 +Fidelity National Title Ins. Co, 601 Riverside Ave, Jacksonville, FL 32204-2945
25893249 +First Bank Puerto Rico, Attn: Bankruptcy Dept., 9795 S Dixie Hwy., Pinecrest, FL 33156-2806
25893251 +Forman Real Property, LLC, 680 N. Lake Shore Drive, Suite 1900, Chicago, IL 60611-4548
25893252 +J.C. Christensen & Assoc., P.O. Box 519, Sauk Rapids, MN 56379-0519
25893253 JPMorgan Chase Bank, N.A., Attn. Bankruptcy Dept., 1 S. Northwest Hwy, Park Ridge LPO, Park Ridge, IL 60068
25893256 +Law Office of Douglas R. Johnson PC, 77 W. Wacker Drive, Suite 4800, Chicago, IL 60601-1664
25893260 +Midwest Credit Management, Inc., Attn. Bankruptcy Dept., 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
25893262 +North Shore Agency, Attn. Bankruptcy Dept., PO Box 4945, Trenton, NJ 08650-4945
25893263 NorthShore University Health System, Attn. Billing / Bankruptcy Dept., 23056 Network Place, Chicago, IL 60673-1230
25893264 Northstar Location Services, LLC, 4285 Genesee Street, Cheektowaga, NY 14225-1943
27138752 +Old Republic National Title Ins, Legal Dept., 400 2nd Avenue S, Minneapolis, MN 55401-2406
27138753 +Old Republic National Title Ins., 3000 Bayport Drive #1000, Tampa, FL 33607-8405
25893265 +PINNACLE MANAGEMENT SERVICES, 830 ROUNDABOUT, SUITE B, WEST DUNDEE IL 60118-2116 (address filed with court: Pinnacle Management Services, 830 Roundabout, Suite B, Dundee, IL 60118)
25893268 +Quill.com, Attn. Bankruptcy Dept., PO Box 37600, Philadelphia, PA 19101-0600
25893269 RAB Inc., PO Box 34111, Memphis, TN 38184-0111
25893271 +Robert Groszek, Esq., 3601 N. Pulaski Road, Chicago, IL 60641-3017
25893273 +SRA Associates, Inc., Attn. Bankruptcy Dept., 401 Minnetonka Road, Hi Nella, NJ 08083-2914
27138754 +Stewart Title, Legal Dept., 217 E. Redwood St. #1375, Baltimore, MD 21202-3316
25893274 +Stewart Title Guaranty Company, Attn. Bankruptcy Dept., 1980 Post Oak Blvd., Suite 710, Houston, TX 77056-3819
25893278 +Tribune Products Co., Attn. Bankruptcy Dept., PO Box 21, Kenilworth, IL 60043-0021
25893279 +Van Ru Credit Corporation, 1350 E. Touhy Avenue, Suite 100E, Des Plaines, IL 60018-3337
25893280 +Well-Key Urgent Care, Attn. Billing / Bankruptcy Dept., PO Box 6430, Sevierville, TN 37864-6430
25893283 +William M. Smith, Esq., 8102 W. 119th Street, Suite 150, Palos Park, IL 60464-3081

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center. tr

+EDI: QSRRADTKE.COM Dec 29 2018 06:23:00 Steven R Radtke, Chill, Chill & Radtke PC, 79 W Monroe Street Suite 1305, Chicago, IL 60603-4925
25893233 EDI: ACCE.COM Dec 29 2018 06:23:00 Asset Acceptance, LLC, Attn. Bankruptcy Dept., PO Box 2036, Warren, MI 48090-2036
25893237 +E-mail/Text: cms-bk@cms-collect.com Dec 29 2018 01:43:24 Capital Management Services, LP, 726 Exchange Street, Suite 700, Buffalo, NY 14210-1464
25893238 +EDI: CAPITALONE.COM Dec 29 2018 06:23:00 Capital One, Attn: Bankruptcy, PO Box 30253, Salt Lake City, UT 84130-0253
25893239 +EDI: CHASE.COM Dec 29 2018 06:23:00 Chase Card, Attn: Correspondence Dept., PO Box 15298, Wilmington, DE 19850-5298
25893243 +E-mail/Text: comedbankruptcygroup@exeloncorp.com Dec 29 2018 01:45:08 ComEd, Attn. Bankruptcy Dept., 4300 Winfield Road, Suite, Warrenville, IL 60555-4012
25893245 +EDI: DISCOVER.COM Dec 29 2018 06:23:00 Discover Financial, Attn. Bankruptcy Dept., PO Box 3025, New Albany, OH 43054-3025
25893246 +E-mail/Text: bankruptcy.bnc@ditech.com Dec 29 2018 01:43:22 Ditech, Attn: Bankruptcy, PO Box 6172, Rapid City, SD 57709-6172
25893248 E-mail/Text: data_processing@fin-rec.com Dec 29 2018 01:43:24 Financial Recovery Services, Inc., Attn. Bankruptcy Dept., P.O. Box 385908, Minneapolis, MN 55438-5908

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

25893254 +EDI: CBSKOHL.COM Dec 29 2018 06:23:00 Kohls/Capital One, Attn: Bankruptcy,
N56 W17000 Ridgewood Dr, Menomonee Falls, WI 53051-5660

25893257 +EDI: RESURGENT.COM Dec 29 2018 06:23:00 LVNV Funding LLC, Attn: Bankruptcy Dept.,
P.O. Box 10584, Greenville, SC 29603-0584

26966046 EDI: RESURGENT.COM Dec 29 2018 06:23:00 LVNV Funding, LLC its successors and assigns as,
assignee of HSBC Receivables, Acquisition Corporation (USA) IV, Resurgent Capital Services,
PO Box 10587, Greenville, SC 29603-0587

25893258 +E-mail/Text: clientservices@receivemorermp.com Dec 29 2018 01:45:18
Medical Recovery Specialists LLC, 2250 E. Devon Avenue, Suite 352,
Des Plaines, IL 60018-4519

25893259 EDI: MID8.COM Dec 29 2018 06:23:00 Midland Credit Mgmt., Inc., Attn: Bankruptcy Dept.,
PO Box 60578, Los Angeles, CA 90060-0578

25893261 EDI: NESF.COM Dec 29 2018 06:23:00 NES of Ohio, 29125 Solon Road, Solon, OH 44139-3442

25893266 +EDI: CCS.COM Dec 29 2018 06:23:00 PNC Bank, Attn: Credit Collection Services,
2 Wells Avenue, Newton Center, MA 02459-3225

25893267 EDI: PRA.COM Dec 29 2018 06:23:00 Portfolio Recovery, Attn: Bankruptcy Dept.,
P.O. Box 41067, Norfolk, VA 23541

25898397 +EDI: RMSC.COM Dec 29 2018 06:23:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021

25893275 +EDI: RMSC.COM Dec 29 2018 06:23:00 Synchrony Bank/Banana Republic, Attn: Bankruptcy,
PO Box 956060, Orlando, FL 32896-0001

25893276 EDI: AISTMBL.COM Dec 29 2018 06:23:00 T-Mobile, Attn: Bankruptcy Dept., P.O. Box 629025,
El Dorado Hills, CA 95762

25893277 EDI: TFSR.COM Dec 29 2018 06:23:00 Toyota Financial Services, Attn: Bankruptcy Dept.,
P.O. Box 8026, Cedar Rapids, IA 52408

25893281 E-mail/Text: BKRMailOps@weltman.com Dec 29 2018 01:44:12 Weltman, Weinberg & Reis Co.,
323 W. Lakeside Ave., Suite 200, Cleveland, OH 44113-1009

25893282 E-mail/Text: BKRMailOps@weltman.com Dec 29 2018 01:44:13 Weltman, Weinberg & Reis Co., LPA,
175 S. 3rd Street, Suite 900, Columbus, OH 43215-5166

TOTAL: 23

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Steven R Radtke, Chill, Chill & Radtke PC, 79 W Monroe Street Suite 1305,
Chicago, IL 60603-4925

25893255 ###Land Surveying Services Inc., 574 W. Colfax Street, Palatine, IL 60067-2530

25893270 ###RMS, 4836 Brecksville Road, PO Box 523, Richfield, OH 44286-0523

25893272 ###Scott Lowery Law Office, PC, 1422 E. 71st Street, Suite B, Tulsa, OK 74136-5060

TOTALS: 0, * 1, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 30, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 28, 2018 at the address(es) listed below:

Betty Brown on behalf of Creditor FORMAN REAL PROPERTY LLC wsmithlaw@aol.com
Chester H Foster, Jr. on behalf of Trustee Steven R Radtke chf@fosterlegalservices.com,
dbf@fosterlegalservices.com
Chester H Foster, Jr. on behalf of Spec. Counsel Chester H Foster, Jr
chf@fosterlegalservices.com, dbf@fosterlegalservices.com
Chester H Foster, Jr. on behalf of Creditor FORMAN REAL PROPERTY LLC
chf@fosterlegalservices.com, dbf@fosterlegalservices.com

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system (continued)

Jeffrey K. Paulsen on behalf of Debtor 1 Marek Loza jpaulsen@wfactorlaw.com,
bharlow@wfactorlaw.com;jpaulsen@ecf.inforuptcy.com
Michael J Worwag on behalf of Debtor 1 Marek Loza mjworwag@gmail.com
Patrick S Layng USTPRegion11.ES.ECF@usdoj.gov
Steven R Radtke sradtke@chillchillradtke.com, sradtke@ecf.epiqsystems.com
Steven R Radtke on behalf of Trustee Steven R Radtke sradtke@chillchillradtke.com,
sradtke@ecf.epiqsystems.com

TOTAL: 9